

Table I.A.2.f(2002) Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	73.9%	55.8%	81.8%	87.6%	90.3%	82.9%	65.8%	85.6%
Industry group **								
Agric., fish., forest.	46.9%	35.4%	77.4%	79.3%	95.1%	76.9%	42.7%	85.1%
Mining and manufacturing	85.0%	76.3%	88.4%	96.6%	92.0%	74.8%	84.2%	86.4%
Construction	71.2%	59.7%	82.6%	91.0%	90.5%	86.6%	68.9%	90.2%
Utilities and transp.	72.3%	58.9%	93.9%	86.8%	88.1%	59.6%	74.2%	70.2%
Wholesale trade	75.0%	61.2%	88.7%	91.9%	90.1%	69.1%	72.3%	79.8%
Fin. svcs. and real estate	73.0%	54.8%	80.4%	86.5%	89.3%	78.3%	62.2%	81.1%
Retail trade	85.2%	60.9%	87.2%	94.0%	97.6%	95.0%	72.8%	95.5%
Professional services	68.9%	56.2%	80.2%	81.0%	85.0%	78.8%	63.3%	81.0%
Other services	70.0%	45.4%	71.6%	82.6%	89.6%	83.1%	57.3%	85.5%
Ownership								
For profit, incorporated	76.5%	59.1%	84.7%	89.5%	92.0%	81.7%	69.9%	85.2%
For profit, unincorporated	64.4%	52.9%	82.1%	90.9%	87.0%	95.6%	59.0%	90.2%
Nonprofit	62.0%	40.7%	61.0%	75.6%	85.3%	74.5%	50.1%	81.5%
Unknown	89.9%	.	100.0% *	88.0%	91.7%	91.2%	27.1% *	91.3%
Age of firm								
Less than 5 years	63.4%	53.6%	81.4%	91.0%	79.1%	87.6%	60.6%	84.1%
5-9 years	64.7%	52.8%	78.0%	86.3%	87.8%	87.9%	61.0%	87.1%
10-19 years	71.8%	58.4%	84.1%	89.7%	91.1%	85.5%	67.7%	89.3%
20 or more years	76.7%	55.9%	81.7%	86.7%	90.7%	86.9%	67.4%	88.2%
Unknown	79.7%	43.2% *	100.0% *	93.1%	91.9%	78.6%	83.8%	79.7%
Multi/single status								
2 or more locations	85.9%	76.1%	89.1%	89.4%	90.9%	83.4%	87.0%	85.8%
1 location only	65.5%	55.4%	80.9%	86.6%	86.2%	23.7% *	64.1%	83.3%
Percent full-time employees								
Less than 25%	66.1%	34.4%	61.0%	79.7%	88.8%	85.8%	48.0%	86.9%
25-49 %	76.4%	46.6%	74.7%	91.6%	92.5%	89.0%	60.4%	90.0%
50-74 %	73.5%	54.7%	78.8%	82.9%	91.5%	94.1%	61.9%	92.3%
75% or more	74.2%	57.8%	83.9%	88.6%	89.9%	79.7%	67.9%	83.5%
Union presence								
No union employees	73.1%	55.9%	82.8%	87.6%	90.3%	82.1%	66.0%	85.5%
Has union employees	81.1%	49.7%	66.1%	86.7%	91.6%	87.6%	61.9%	88.2%
Unknown	77.9%	55.7%	63.9%	96.9%	88.4%	80.8%	60.6%	81.8%
Percent low wage employees								
50% or more low wage	73.0%	46.8%	79.2%	87.8%	94.5%	88.2%	60.2%	90.8%
Less than 50% low wage	72.6%	58.3%	82.8%	87.3%	87.8%	87.8%	67.5%	87.8%
Unknown	78.9%	50.2%	71.4%	94.3%	90.2%	80.1%	58.7%	81.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.f(2002) Standard error for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.56%	1.10%	1.07%	0.89%	0.80%	0.82%	0.76%	0.63%
Industry group **								
Agric., fish., forest.	3.85%	4.47%	7.94%	13.22%	3.54%	8.46%	3.69%	4.18%
Mining and manufacturing	1.52%	2.93%	3.15%	1.33%	2.07%	3.98%	1.85%	2.14%
Construction	1.76%	2.91%	1.91%	1.80%	3.17%	4.54%	1.97%	1.83%
Utilities and transp.	2.76%	4.31%	2.11%	4.87%	6.58%	5.48%	3.35%	4.78%
Wholesale trade	1.53%	2.78%	1.74%	2.31%	3.58%	4.77%	2.04%	2.87%
Fin. svcs. and real estate	1.15%	2.76%	2.45%	2.70%	2.23%	1.95%	2.17%	1.63%
Retail trade	1.11%	2.98%	2.82%	2.23%	1.07%	0.83%	2.35%	0.62%
Professional services	1.17%	1.79%	1.62%	1.95%	1.92%	3.36%	1.22%	1.64%
Other services	1.01%	1.81%	2.96%	1.25%	1.92%	1.69%	1.61%	1.02%
Ownership								
For profit, incorporated	0.61%	1.20%	1.00%	0.96%	0.79%	0.88%	0.74%	0.78%
For profit, unincorporated	1.74%	2.60%	3.24%	2.30%	3.89%	2.11%	2.18%	1.80%
Nonprofit	1.71%	2.48%	2.59%	2.13%	1.68%	4.44%	1.78%	1.31%
Unknown	0.80%	.	31.62% *	21.00%	2.98%	1.04%	13.24% *	1.09%
Age of firm								
Less than 5 years	1.67%	2.81%	3.06%	2.19%	4.49%	3.85%	1.78%	2.93%
5-9 years	2.02%	2.56%	2.59%	4.29%	3.01%	5.32%	2.17%	2.16%
10-19 years	0.95%	1.43%	1.48%	1.77%	1.19%	3.46%	1.15%	1.38%
20 or more years	0.47%	0.90%	1.24%	0.64%	1.10%	0.64%	0.76%	0.44%
Unknown	1.30%	14.92% *	31.62% *	4.42%	1.90%	1.51%	13.27%	1.31%
Multi/single status								
2 or more locations	0.53%	5.41%	2.43%	1.13%	0.94%	0.83%	1.75%	0.65%
1 location only	0.81%	1.18%	1.06%	1.19%	1.11%	9.39% *	0.86%	1.24%
Percent full-time employees								
Less than 25%	2.04%	3.93%	7.35%	4.88%	3.45%	3.83%	2.62%	2.21%
25-49 %	1.52%	1.29%	5.51%	1.87%	2.53%	1.87%	2.46%	1.34%
50-74 %	0.91%	2.30%	3.27%	2.45%	2.50%	1.40%	1.71%	1.16%
75% or more	0.77%	1.40%	1.00%	0.82%	1.01%	1.30%	0.93%	1.01%
Union presence								
No union employees	0.56%	1.10%	1.13%	1.03%	0.84%	0.87%	0.81%	0.63%
Has union employees	0.66%	4.17%	5.16%	2.70%	2.64%	1.53%	3.10%	1.32%
Unknown	1.99%	8.31%	10.80%	4.18%	7.74%	2.52%	6.38%	2.01%
Percent low wage employees								
50% or more low wage	0.71%	1.41%	1.51%	1.51%	1.39%	2.85%	1.20%	0.98%
Less than 50% low wage	0.72%	1.13%	1.32%	1.08%	1.32%	1.77%	0.84%	0.66%
Unknown	1.48%	4.22%	10.08%	2.43%	2.62%	1.50%	3.18%	1.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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